

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

DENISE M HOWARD

Debtor(s)

Case No. 15-04875

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/13/2015.
- 2) The plan was confirmed on 10/27/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 11/15/2016.
- 6) Number of months from filing to last payment: 18.
- 7) Number of months case was pending: 22.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$6,161.55
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$6,161.55

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$3,993.00
Court Costs \$0.00
Trustee Expenses & Compensation \$254.21
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,247.21

Attorney fees paid and disclosed by debtor: \$7.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ABSOLUTE RESOLUTIONS CORP	Unsecured	0.00	289.37	289.37	0.00	0.00
AMERICAN EXPRESS	Unsecured	NA	NA	NA	0.00	0.00
AMERICAN EXPRESS	Unsecured	1,640.00	1,640.42	1,640.42	0.00	0.00
BANK OF AMERICA	Secured	16,941.00	14,981.02	17,544.41	0.00	0.00
BANK OF AMERICA	Secured	NA	2,563.39	2,563.39	1,914.34	0.00
BANK OF AMERICA NA	Unsecured	0.00	NA	NA	0.00	0.00
BANK OF AMERICA NA	Unsecured	0.00	NA	NA	0.00	0.00
BANK OF AMERICA NA	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	0.00	NA	NA	0.00	0.00
CAVALRY SPV I LLC	Unsecured	1,400.00	1,421.17	1,421.17	0.00	0.00
CCMK	Unsecured	0.00	NA	NA	0.00	0.00
CHASE	Unsecured	0.00	NA	NA	0.00	0.00
CHASE	Unsecured	0.00	NA	NA	0.00	0.00
CHICAGO STATE UNIVERSITY	Unsecured	0.00	NA	NA	0.00	0.00
CHICAGO TIRE INC	Unsecured	2,400.00	2,558.06	2,558.06	0.00	0.00
CHILDRENS PLACE	Unsecured	0.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF FINANCE	Unsecured	400.00	0.00	378.70	0.00	0.00
CITY OF CHICAGO DEPT OF FINANCE	Secured	NA	378.70	378.70	0.00	0.00
Comenity Bank	Unsecured	0.00	NA	NA	0.00	0.00
Comenity Bank	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	0.00	NA	NA	0.00	0.00
Comenity Bank	Unsecured	0.00	NA	NA	0.00	0.00
CONSUMER PORTFOLIO SERV	Secured	NA	NA	NA	0.00	0.00
DELL FINANCIAL SERVICES	Unsecured	0.00	NA	NA	0.00	0.00
DEPT STORES NATIONAL BANK/MA	Unsecured	0.00	167.74	167.74	0.00	0.00
GEGRB	Unsecured	0.00	NA	NA	0.00	0.00
GEGRB	Unsecured	0.00	NA	NA	0.00	0.00
GEGRB	Unsecured	0.00	NA	NA	0.00	0.00
IL DEPT OF REVENUE	Priority	0.00	1,034.03	1,034.03	0.00	0.00

Scheduled Creditors:						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
IL DEPT OF REVENUE	Unsecured	NA	491.90	491.90	0.00	0.00
ILLINOIS BELL TELEPHONE CO	Unsecured	NA	352.48	352.48	0.00	0.00
ILLINOIS COLLECTION SVC	Unsecured	0.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	0.00	0.00	0.00	0.00	0.00
KOHL'S	Unsecured	0.00	NA	NA	0.00	0.00
MCSI INC	Unsecured	100.00	NA	NA	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	60,099.00	60,118.66	60,118.66	0.00	0.00
NORTHWEST COLLECTORS	Unsecured	99.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	500.00	NA	NA	0.00	0.00
ROGERS & HOLLAND	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE	Unsecured	0.00	NA	NA	0.00	0.00
SEARS/CBNA	Unsecured	0.00	NA	NA	0.00	0.00
SLM FINANCIAL CORP	Unsecured	0.00	NA	NA	0.00	0.00
SLM FINANCIAL CORP	Unsecured	0.00	NA	NA	0.00	0.00
SLM FINANCIAL CORP	Unsecured	NA	NA	NA	0.00	0.00
SLM FINANCIAL CORP	Unsecured	0.00	NA	NA	0.00	0.00
SLM FINANCIAL CORP	Unsecured	0.00	NA	NA	0.00	0.00
SLM FINANCIAL CORP	Unsecured	0.00	NA	NA	0.00	0.00
SLM FINANCIAL CORP	Unsecured	0.00	NA	NA	0.00	0.00
SLM FINANCIAL CORP	Unsecured	0.00	NA	NA	0.00	0.00
SLM FINANCIAL CORP	Unsecured	0.00	NA	NA	0.00	0.00
SLM FINANCIAL CORP	Unsecured	0.00	NA	NA	0.00	0.00
SLM FINANCIAL CORP	Unsecured	0.00	NA	NA	0.00	0.00
SLM FINANCIAL CORP	Unsecured	0.00	NA	NA	0.00	0.00
SLM FINANCIAL CORP	Unsecured	0.00	NA	NA	0.00	0.00
ST IL TOLLWAY AUTHORITY	Unsecured	20,000.00	NA	NA	0.00	0.00
SYNCB	Unsecured	0.00	NA	NA	0.00	0.00
US BANK NATIONAL ASSOCIATION	Secured	68,607.00	63,579.43	0.00	0.00	0.00
US BANK NATIONAL ASSOCIATION	Secured	NA	7,202.62	0.00	0.00	0.00
VERIZON	Unsecured	NA	1,912.53	1,912.53	0.00	0.00
VERIZON	Unsecured	990.00	971.26	971.26	0.00	0.00
VILLAGE OF EAST HAZEL CREST	Unsecured	270.00	270.00	270.00	0.00	0.00
WEISFIELD JEWELERS	Unsecured	667.00	NA	NA	0.00	0.00
WELLS FARGO BANK NA	Unsecured	15,746.00	15,994.97	15,994.97	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$17,544.41	\$0.00	\$0.00
Mortgage Arrearage	\$2,563.39	\$1,914.34	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$378.70	\$0.00	\$0.00
TOTAL SECURED:	\$20,486.50	\$1,914.34	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,034.03	\$0.00	\$0.00
TOTAL PRIORITY:	\$1,034.03	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$86,567.26	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$4,247.21</u>
Disbursements to Creditors	<u>\$1,914.34</u>
TOTAL DISBURSEMENTS :	<u>\$6,161.55</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/20/2016

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.